

Information to identify the case:

Debtor 1	Victor Raul Flores	Social Security number or ITIN	xxx-xx-6271
	First Name Middle Name Last Name	EIN	--
Debtor 2	Emily Flores	Social Security number or ITIN	xxx-xx-3670
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28205-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Raul Flores

Emily Flores

12/6/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Victor Raul Flores
Emily Flores
Debtors

Case No. 18-28205-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Dec 06, 2021

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Victor Raul Flores, Emily Flores, 341 Parsonage Road, Edison, NJ 08837-2108
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
517844520	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517772361	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
517756686	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517750884	+ Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
517750885	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517750887	+ Raymour And Flanigan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
517750889	+ Synch/Midas/Car Care Bruneel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517858525	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517750893	#+ TD Retail Card Services/Littman Jewelers, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
517750894	+ TJ Max/Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517750897	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
517874692	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: WFFC.COM	Dec 07 2021 01:38:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517750870	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Amazon/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517750871	+ EDI: AMEREXPR.COM	Dec 07 2021 01:38:00	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517750872	EDI: BANKAMER.COM	Dec 07 2021 01:38:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517750873	+ EDI: TSYS2	Dec 07 2021 01:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517750874	+ EDI: CAPITALONE.COM	Dec 07 2021 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

Page 2 of 4

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517824197	EDI: CAPITALONE.COM	Dec 07 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517862790	EDI: BL-BECKET.COM	Dec 07 2021 01:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517750875	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517880687	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517750876	+ EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Capital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517750877	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2021 20:49:30	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517879141	EDI: Q3G.COM	Dec 07 2021 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517750878	+ EDI: DISCOVER.COM	Dec 07 2021 01:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517750879	+ EDI: PHINGENESIS	Dec 07 2021 01:38:00	Genesis Bankcard Services/Milestone, Po Box 4477, Beaverton, OR 97076-4401
517750880	+ Email/Text: bankruptcy.notices@hdfsi.com	Dec 06 2021 20:36:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
517850335	+ EDI: HY11.COM	Dec 07 2021 01:38:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
517750881	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 06 2021 20:35:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517801140	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2021 20:49:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517750882	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517750883	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2021 20:49:25	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517871995	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
517874761	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
517871201	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517871114	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Discount Tire, POB 41067, Norfolk VA 23541
517871083	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541
517871124	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Pandora, POB 41067, Norfolk VA 23541
517874758	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
517871112	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067, Norfolk VA 23541
517871129	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Walmart

District/off: 0312-3

User: admin

Page 3 of 4

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			Credit Card, POB 41067, Norfolk VA 23541
517750886	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Pandora/Synb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517866076	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517830243	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517750890	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synb/Pandora, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517750891	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517750888	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synb/ccdstr/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517753425	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517880819	+ Email/Text: bncmail@w-legal.com	Dec 06 2021 20:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517750892	EDI: WTRRN BANK.COM	Dec 07 2021 01:38:00	TD Bank/Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517750895	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Toys R Us/Synb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517750896	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Walmart/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517848723	EDI: WFFC.COM	Dec 07 2021 01:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517750898	+ EDI: WFFC.COM	Dec 07 2021 01:38:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517862792	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518501631	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 06, 2021

Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Victor Raul Flores fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Joint Debtor Emily Flores fitz2law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Harley-Davidson Credit Corp rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7